

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Kight, et al.)	
)	Art Unit: 3625
Serial No.	09/542,109)	
)	Examiner: Garg, Yogesh C
Filed:	March 31, 2000)	
)	
For:	Bill Payment System and Method)	
	Utilizing Bank Routing Numbers)	

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The Applicants note that the Reasons for Allowance in the previous Notice of Allowance mailed January 4, 2007 may have included inadvertent errors that misstate particular aspects of the allowed claims. The Applicants respectfully assert that the Statement of Reasons for Allowance include the following statements that may cause confusion with the language of the allowed claims:

The most closely applicable prior art of record is referred to in Non-final action mailed on 5/30/2006, that is Statement of Mr. Mark Johnson, dated July 25, 1990, received in the IDS on 3/13/2006. Johnson teaches a method for processing consumer banking information (see pages 2-3), comprising: storing a plurality of routing numbers associated with a plurality of financial institutions in a financial institutions file, receiving a routing number and an account number associated with a financial institution at which a consumer maintains a deposit account, and comparing the received routing number to the stored plurality of routing numbers in the financial institutions file to verify accuracy of the received routing number, and **modifying the received routing number or account number to generate a modified routing number or a modified account number**, wherein the comparing is performed by a computer (see pages 2, line 14-page 3, line 25).

(Statement of Reasons for Allowance, page 10, *emphasis added*.) The Applicants respectfully assert that it would be a more accurate reflection of the teachings of the Statement of Mr. Mark Johnson if, rather than stating that the Statement of Mr. Mark Johnson teaches “modifying the received routing number or account number to generate a modified routing number or a modified account number,” the Statement of Reasons for Allowance stated that the Statement of Mr. Mark Johnson teaches, “[i]f validation of the consumer bill payment account failed, then the consumer could not use the CheckFree bill payment service until the consumer bill payment account information was corrected, which would not occur until a data entry clerk made the correction, as the service was unable to automatically correct errors.”

Moreover, the Applicants respectfully assert that the allowed claims are novel and distinct over the cited prior art references for at least the reasons indicated in the statements above and those in the Examiner’s Reasons for Allowance, and that such statements should not be construed as the only possible novel feature of the Applicants’ invention.

Respectfully submitted,



William T. Cook
Reg. No. 58,072

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SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, NE
Atlanta, GA 30309-3996
404.853.8253